

## *Understanding the Elements of an End-of-Life Plan*

The phrase “End-of-Life” planning may sound counter-intuitive. It sounds like learning a foreign language for a country you’re not ready to visit. Yet planning for this inevitable time and sharing your wishes with those you love is empowering. It helps you make the right choices at the right time. It gives you peace of mind knowing that your final wishes will be fulfilled upon your death.

### *What is End-of-Life Planning?*

End-of-Life planning is the process you go through to create a personal, meaningful plan that identifies your wishes for your final healthcare and comfort needs, funeral services and allocation of financial and personal assets. Your plan will include an actionable set of documents that you may share with your family, guardians, and trusted advisors who will honor and carry out your final wishes.

### *Elements of Your Plan*

Important elements of an End-of-Life plan include healthcare, financial, legal, funeral and other personal considerations. Think about your preferences to help you develop your End-of-Life plan. Learn about the topics and costs relevant to End-of-Life issues, including long-term or nursing home care, healthcare and hospice care, and funeral service options. Here are some elements to consider:

- Anticipate needs  
Talk with your healthcare provider about treatment options and prognosis if you have serious or terminal medical issues. Make a list of healthcare contacts and medications you require.

- Review finances  
Create an inventory and identify anticipated End-of-Life costs to help you and your loved ones manage your financial affairs after your death. Review financial resources and benefits available from health or life insurance plans.
- Prepare an AHD  
Prepare a living will and/or an Advance Healthcare Directive (AHD) or medical power of attorney. These legal documents state your wishes for treatment if you become unable to make your own decisions.
- Choose Representatives  
Appoint a Healthcare Proxy and/or a Financial Power of Attorney (FPOA) to legally make healthcare, medical and financial decisions if you are unable to.
- Prepare a Will  
Include your final wishes for your funeral services and for distributing your financial, personal and digital assets.
- Complete a Do Not Resuscitate Order (DNR)  
This document prevents medical personnel from doing cardiopulmonary resuscitation (CPR) to save or prolong your life.
- Consider an Organ Donor Form  
If you choose to be an organ donor, this form provides legal proof that you want to donate organs or tissue after your death.
- Complete a Physicians Order for Life-Sustaining Treatment (POLST)  
A POLST or a Medical Order for Life Sustaining Treatment (MOLST) is a physician-signed order that becomes part of your official medical record and explains your End-of-Life care wishes.

Go to [www.passare.com](http://www.passare.com) for more information on important End-of-Life topics like how-to create a will, choose an executor, obtain life insurance, develop an estate plan, store important documents or digital assets, and to plan a funeral.